



House of Representatives

General Assembly

File No. 407

February Session, 2016

House Bill No. 5443

House of Representatives, April 4, 2016

The Committee on Insurance and Real Estate reported through REP. MEGNA of the 97th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 Section 1. (NEW) (*Effective October 1, 2016*) No insurer that delivers,
2 issues for delivery, renews, amends or endorses a homeowners or
3 tenants insurance policy in this state on or after October 1, 2016, shall
4 establish rates or minimum premiums for such policy or cancel, refuse
5 to renew or refuse to issue such policy on the basis of the breed of dog
6 owned by the insured or the applicant, with respect to (1) any dog that
7 is (A) an active or retired member of a volunteer canine search and
8 rescue team, as defined in section 5-249 of the general statutes, or (B) a
9 guide dog trained or being trained to assist blind, deaf or mobility
10 impaired persons, or (2) any dog that is not described in subdivision
11 (1) of this section unless additional criteria other than breed is used
12 with respect to the dog that is covered by this subdivision.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>October 1, 2016</i>	New section
-----------	------------------------	-------------

INS*Joint Favorable*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact: None

Municipal Impact: None

Explanation

The bill, which prohibits certain factors for homeowners or tenants insurance, has no fiscal impact to the state or municipalities.

The Out Years

State Impact: None

Municipal Impact: None

OLR Bill Analysis**HB 5443*****AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.*****SUMMARY:**

This bill prohibits insurers that write homeowners or tenants insurance from considering an insured's or applicant's dog's breed in certain circumstances when (1) setting policy rates or minimum premiums or (2) canceling or refusing to issue or renew a policy.

Specifically, under the bill, an insurer cannot consider a dog's breed when the dog is an active or retired volunteer search and rescue dog or a guide dog trained or being trained to assist a blind, deaf, or mobility impaired person. When an insured's or applicant's dog is not a search and rescue or guide dog, the bill prohibits an insurer from underwriting or rating a policy based solely on the dog's breed, but it may consider additional criteria other than the breed. (The bill does not specify what other criteria may be considered.)

The bill applies to insurers that deliver, issue, renew, amend, or endorse a homeowners or tenants insurance policy in Connecticut on and after October 1, 2016.

EFFECTIVE DATE: October 1, 2016

BACKGROUND***Search and Rescue Dog***

By law, a volunteer canine search and rescue dog is one that, together with an individual, (1) is appropriately trained and certified to engage in search and rescue operations by a nonprofit canine search and rescue operation that is a member of the National Association of

Search and Rescue, or its successor, and (2) engages in search and rescue operations at a police or fire department's request without compensation (CGS § 5-249(d)).

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 13 Nay 5 (03/17/2016)